

S|3 SPECIALIZED SECURITY SERVICES

**BOOST YOUR BUSINESS CREDIBILITY
WITH PCI 3DS CERTIFICATION**



WHY SHOULD YOU BE PCI 3DS CERTIFIED?



What is PCI 3DS?

The PCI 3D Secure (3DS) Core Security Standard is a framework developed by the Payment Card Industry Security Standards Council (PCI SSC) to provide robust security protections for online card transactions. Its primary objective is to prevent unauthorized transactions and reduce fraud in card-not-present (CNP) purchases by enabling consumers to authenticate their identity during these transactions. PCI 3DS supports the secure implementation of the 3DS protocol and applies to entities performing functions such as 3DS Access Control Server (ACS), 3DS Directory Server (DS), and 3DS Server (3DSS).



Why you should get PCI 3DS Certified

Enhanced Security

PCI 3DS certification helps safeguard online transactions by implementing measures that authenticate cardholder identities. This process reduces the risk of fraudulent transactions, protecting customers and merchants.

Customer Trust

Displaying the PCI 3DS certification logo on a merchant's website builds customer trust. It signals that this business takes data security seriously, which can increase consumer confidence and encourage more online transactions.

Regulatory Compliance

Along with the Payment Card Industry Data Security Standard (PCI DSS), PCI 3DS certification ensures that organizations meet their obligations under this widely accepted security framework and enhances their overall security posture.



Key Components of PCI 3DS

1. 3DS Access Control Server (ACS)

- » Verifies whether a card number and device type are eligible for 3DS authentication.
- » Authenticates the cardholder for specific transactions.

2. 3DS Directory Server (DS)

- » Maintains lists of card ranges eligible for authentication.
- » Coordinates communication between the 3DSS and ACS to determine authentication availability.

3. 3DS Server (3DSS)

- » Provides the functional interface between the 3DS Requestor Environment and the Directory Server.
- » Ensures the protection of message contents and validates the DS, 3DS SDK and 3DS Requestor.





GETTING CERTIFIED

The PCI 3DS certification process is organized into two parts.

Part 1: Baseline Security Requirements

A set of technical and operational security requirements designed to protect the 3DS Data Environment (3DE).

This includes:

- » Maintaining security policies
- » Securing network connectivity
- » Developing and maintaining secure systems
- » Vulnerability management
- » Managing access
- » Physical security
- » Incident response preparedness

Assessment Process

To achieve PCI 3DS certification, organizations typically follow these steps.

1. Confirm the scope of the PCI 3DS assessment.
2. Perform the PCI 3DS assessment.
3. Complete the 3DS assessment report and attestation.
4. Submit the assessment report and attestation to the applicable payment brands.
5. Perform remediation if required and provide an updated report.

Part 2: 3DS Security Requirements

Focused on protecting 3DS data and processes, these requirements include:

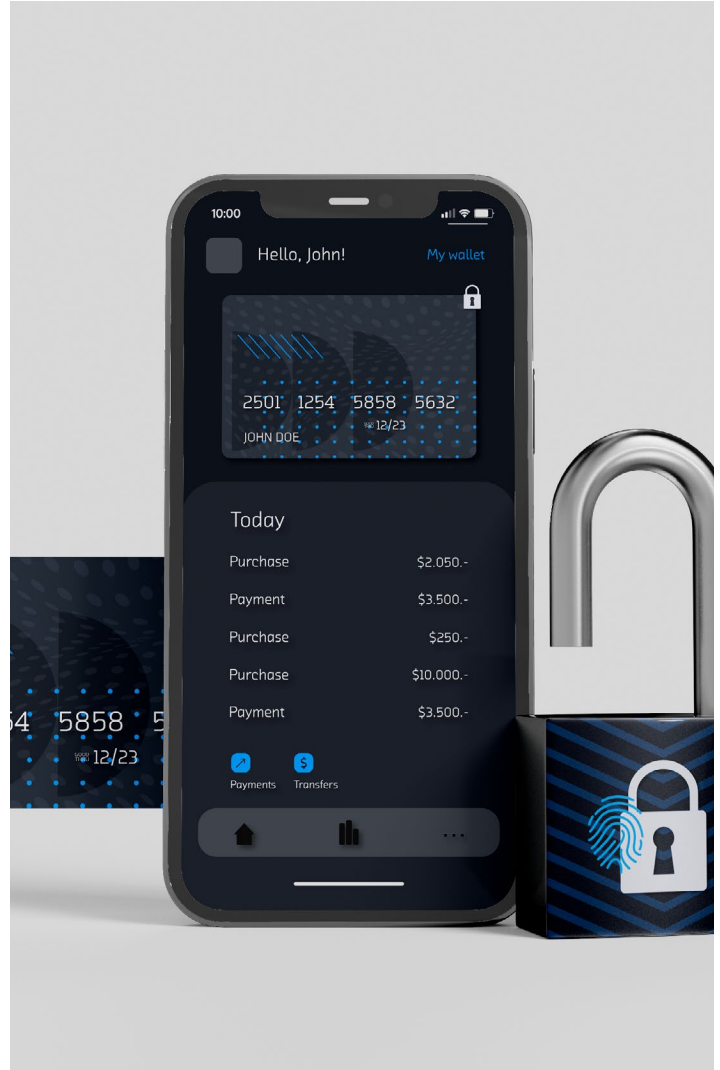
- » Validating scope
- » Security governance
- » Protecting 3DS systems and applications
- » Securing logical access to 3DS systems
- » Protecting 3DS data
- » Cryptography and key management
- » Physically securing 3DS systems



COMPARING PCI 3DS AND PCI DSS

While both PCI 3DS and PCI DSS are crucial for securing online transactions, they apply to different environments. PCI 3DS is specific to 3DS environments where 3DSS, ACS and DS functions are performed. It focuses on the secure implementation of the 3DS protocol and authentication of cardholders during online transactions. In contrast, PCI DSS applies to the cardholder data environment (CDE), where payment card data is stored, processed or transmitted. It is designed to ensure the secure handling of cardholder data, regardless of the transaction type.

For companies already undergoing Service Provider ROCs, adding PCI 3DS certification is a straightforward process. It typically requires only one additional week of interviews and assessments, making it an efficient and manageable enhancement to your compliance program.





THE BENEFITS OF PCI 3DS CERTIFICATION

Effective Data Protection

Implementing 3DS security controls results in enhanced data protection and fraud prevention, reducing the risk of financial and reputational damage caused by data breaches or fraudulent transactions.

Decreased Fraud

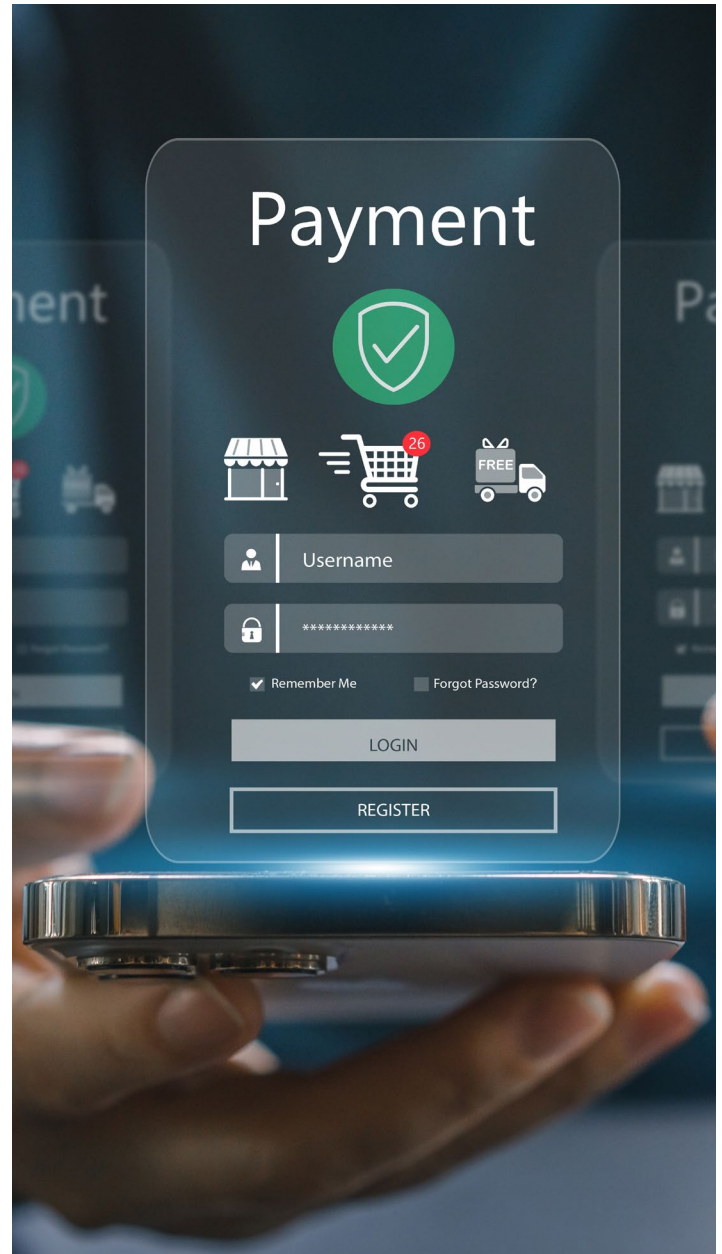
Robust authentication measures significantly reduce fraudulent transactions, protecting both merchants and customers.

Global Acceptance

PCI 3DS certification ensures compliance with globally recognized payment card industry standards, enabling secure transactions with customers worldwide and bolstering your business's reputation.

Competitive Advantage

Displaying the PCI 3DS logo on your website assures customers that their transactions are secure, fostering trust and giving you an edge over competitors who do not have this certification.





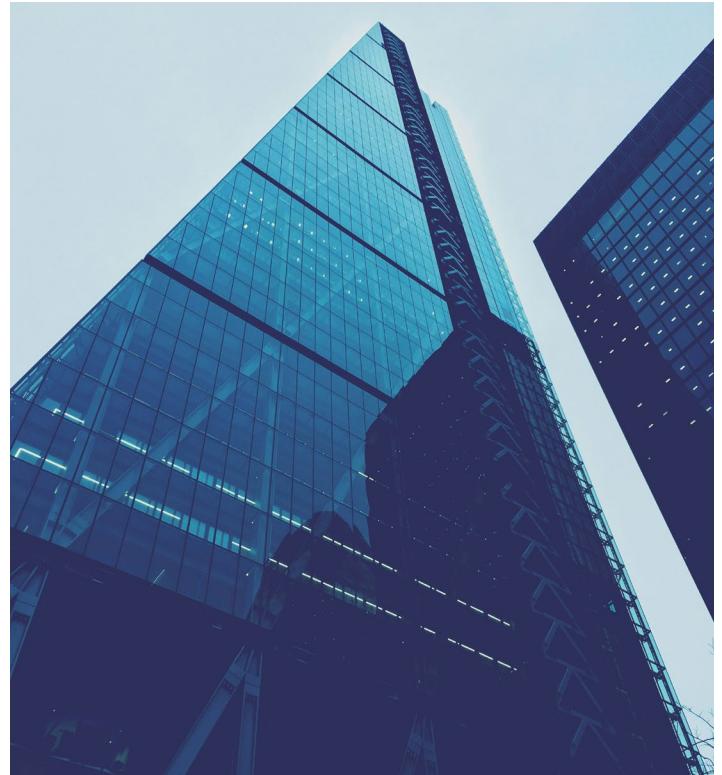
HOW S3 SECURITY CAN HELP

PCI 3DS certification can be a complex and daunting task. But as an authorized 3DS Qualified Security Assessor (QSA), S3 Security is here to guide you through every step of the certification process. We help organizations identify security gaps, build frameworks to meet compliance requirements and manage their security programs to maintain certification.

Our services include:

- » **Gap Analysis:** Conducting detailed assessments to identify gaps in your current 3DS processes.
- » **Strategic Roadmap:** Developing customized roadmaps for achieving 3DS compliance.
- » **Implementation Support:** Offering hands-on support during the implementation of 3DS compliance measures.
- » **Security Assessment:** Performing thorough security assessments to identify and address vulnerabilities.
- » **Certification Assistance:** Assisting in preparing documentation required for PCI 3DS certification.

By partnering with S3 Security, you can ensure a smooth and successful PCI 3DS certification process, enhance the security of your online transactions and, perhaps most importantly, build trust with your customers.



LEARN MORE ABOUT PCI 3DS
S3SECURITY.COM | 972-378-5554